

**UNITED STATES BANKRUPTCY COURT**  
District of Utah

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 3/6/09.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Gregg Daniel Baird  
122 East 100 South #1  
Provo, UT 84601

Hilda Carolina Baird  
aka Hilda Carolina Ochoa  
353 East 300 North #46  
Provo, UT 84606

Case Number:  
09-21980 WTT

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-1965  
xxx-xx-4191

Attorney for Debtor(s) (name and address):

Robert Fugal  
Bird & Fugal  
384 East 720 South  
Suite 201  
Orem, UT 84058  
Telephone number: (801) 426-4700

Bankruptcy Trustee (name and address):

Kenneth A. Rushton tr  
P.O. Box 212  
Lehi, UT 84043  
Telephone number: (801) 768-8416

**Meeting of Creditors**

Date: **April 13, 2009**

Time: **02:00 PM**

Location: **Provo City Library, Academy Square, 550 N. University Ave., Provo, UT 84601**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 6/12/09**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Foreign Creditors**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

350 South Main #301  
Salt Lake City, UT 84101  
Telephone number: (801) 524-6687

**For the Court:**

Clerk of the Bankruptcy Court:  
David A. Sime

Hours Open: 8:00 AM – 4:30 PM; Telephone 8:00 AM – 4:30 PM

Date: 3/11/09

**Online Information**

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-800-733-6740 or (801) 524-3107 with your touch-tone telephone. Case information is also available on the Internet using our PACER service for a \$.08/page fee. An account is required. Visit our homepage at [www.utb.uscourts.gov](http://www.utb.uscourts.gov) for details.

## EXPLANATIONS

FORM RAB9A (10/05)

|                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|-----------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Filing of Chapter 7 Bankruptcy Case                             | A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Legal Advice/Note                                               | The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Important notice to individual debtor(s): All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.                                                                                                                                                                                                                                                                                                                                      |
| Creditors Generally May Not Take Certain Actions                | Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.                                                                                                                                                |
| Presumption of Abuse                                            | If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Meeting of Creditors                                            | A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.                                                                                                                                                                                                                                                                                                                      |
| Do Not File a Proof of Claim at This Time                       | There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.                                                                                                                                                                                                      |
| Discharge of Debts                                              | The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline. |
| Exempt Property                                                 | The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.                                                                                                                                                                                           |
| Bankruptcy Clerk's Office                                       | Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.                                                                                                                                                                                                                                                                                                                                                                                                |
| Foreign Creditors                                               | Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Dismissal                                                       | This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 20 days after a creditors' meeting, if the debtor(s) or debtor's counsel fail to attend the creditors' meeting or fail to timely file required documents [Bankr.D.Ut. Rules 1007-2, 2003-1(a)]. A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest, or the case shall be dismissed.                                                                                                                                                             |
| Appointment of Interim Trustee                                  | The person designated as Bankruptcy Trustee on the front side of this form has been selected as Interim Trustee of the estate of the captioned debtor(s) and the trustee's previously-filed blanket bond is approved. Unless another trustee is elected at the meeting of creditors, the trustee shall serve without further appointment or qualification. The trustee is deemed to have accepted the appointment, unless the trustee notifies the Court and the U.S. Trustee in writing of any rejection within five days after receipt of notice of selection.                                                                                                                                                   |
| --- Refer to Other Side for Important Deadlines and Notices --- |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |

# Certificate of Service Page 3 of 8

# CERTIFICATE OF NOTICE

District/off: 1088-2  
Case: 09-21980

User: dlj  
Form ID: rab9a

Page 1 of 1  
Total Served: 27

Date Rcvd: Mar 11, 2009

The following entities were served by first class mail on Mar 13, 2009.

db +Gregg Daniel Baird, 122 East 100 South #1, Provo, UT 84606-4002  
jdb +Hilda Carolina Baird, 353 East 300 North #46, Provo, UT 84606-3008  
aty +Robert Fugal, Bird & Fugal, 384 East 720 South, Suite 201, Orem, UT 84058-6320  
tr +Kenneth A. Rushton tr, P.O. Box 212, Lehi, UT 84043-0212  
6343963 ARC, P.O. Box 30191, Salt Lake City, UT 84130-0191  
6343964 BYU, Cashier's Office, D-155ASB, Provo, UT 84602  
6343965 Calvary Portfolio Services, 5040 E. Cotton Center Blvd., Bldg #2 Ste. 20, Phoenix, AZ 85040  
6343968 Countrywide Home Loans, PO Box 650070, Dallas, TX 75265-0070  
6343969 +Crest Financial, 835 West 400 North, Orem, UT 84057-4566  
6343970 +Elba House, LLC, 16078 Chimney Stone Rd., Draper, UT 84020-2509  
6343971 +Frederick J. Hannah, 1427 Roswell Rd., Marietta, GA 30062-3668  
6343972 +Gene Baird, 2910 Agnes St., Idaho Falls, ID 83402-5775  
6343973 IHC, P.O. Box 410400, Salt Lake City, UT 84141-0400  
6343974 +IHC Health Services, 3930 W. Pkwy Blvd., Salt Lake City, UT 84120-6300  
6343975 +Quinn M. Kofford, 43 N. 470 W., American Fork, UT 84003-2267  
6343976 +Rems, P.O. Box 1741, Provo, UT 84603-1741  
6343977 +Syncom, 5450 Northwest Central #1000, Houston, TX 77092-2016  
6343978 UHEAA, P.O. Box 45202, Salt Lake City, UT 84145-0202  
6343979 +Utah Valley Pediatrics, 1355 N. University Ave. #220, Provo, UT 84604-2721  
6343981 Wells Fargo Auto Finance, P.O. Box 29704, Phoenix, AZ 85038-9704  
6343982 +Wicker & Associates, 80 Minuteman Rd., Andover, MA 01810-1008  
6343983 +Zions Credit Corp., Bankruptcy 232K5, P.O. Box 30709, Salt Lake City, UT 84130-0709

The following entities were served by electronic transmission on Mar 11, 2009.

6343961 +EDI: AMEREXPR.COM Mar 11 2009 20:53:00 American Express, P.O. Box 360002,  
Fort Lauderdale, FL 33336-0002  
6343962 +Fax: 812-475-4089 Mar 12 2009 00:42:04 American General Financial, P.O. Box 3251,  
Evansville, IN 47731-3251  
6343966 +E-mail/Text: COAFINTERNALBKTEAM@CAPITALONEAUTO.COM  
Capital One Auto Finance, 3905 Dallas Pkwy, Dallas, TX 75093-7892  
6343967 +EDI: CHASE.COM Mar 11 2009 20:53:00 Chase Bank One, Card Services, 800 Brooks Edge Blvd.,  
Westerville, OH 43081-2822  
6343980 +EDI: PROVID.COM Mar 11 2009 20:53:00 Washington Mutual Providian, P.O. Box 660509,  
Dallas, TX 75266-0509  
6343981 EDI: WFFC.COM Mar 11 2009 20:53:00 Wells Fargo Auto Finance, P.O. Box 29704,  
Phoenix, AZ 85038-9704

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 13, 2009

Signature:

